

HOUSING NEEDS ASSESSMENT

Westford, MA

January 2004

WESTFORD AFFORDABLE HOUSING PLAN: NEEDS ASSESSMENT

November 2003

I. INTRODUCTION

This Housing Needs Assessment is part of a larger Affordable Housing Plan prepared by the Westford Affordable Housing Committee (WAHC) with the technical assistance of John Ryan, housing consultant and Principal of Development Cycles in Amherst, MA. This Needs Assessment looks at housing conditions in the Town of Westford and places the community in the larger context of the State, Middlesex County and the Northern Middlesex Council of Government Regional Planning Area consisting of Billerica, Chelmsford, Dracut, Dunstable, Lowell, Pepperell, Tewksbury, Tyngsborough, and Westford. The Housing Needs Assessment evaluates the demographic, economic and housing conditions of Westford and these larger regional areas in order to identify specific unmet housing needs for low and moderate income residents.

Granting and funding sources define “low income” as households earning less than 50 percent of the median household income for the area in some cases and less than 60 percent in others; “moderate income” typically covers households earning from 60 to 79 percent of the area median income. Households earning below 80 percent of median income represent the target incomes for Chapter 40B-eligible developments. The area’s median income is adjusted for family size, as determined annually by the U.S. Department of Housing and Urban Development (HUD). In addition, Westford’s CPA money may be used for affordable housing projects serving residents up to 100 percent of median and its zoning provides for housing to serve residents earning up to 120 percent of median. This last category is known as “Westfordable.” The following indicates these HUD income limits for FY 2003.

	One	Two	Three	Four	Five	Six	Seven	Eight
50 Percent	\$27,900	\$31,900	\$35,850	\$39,850	\$43,050	\$46,250	\$49,400	\$52,600
60 Percent	\$33,480	\$38,280	\$43,020	\$47,820	\$51,660	\$55,500	\$59,280	\$63,120
80 Percent	\$39,550	\$45,200	\$50,850	\$56,500	\$61,000	\$65,550	\$70,050	\$74,600
100 Percent	\$55,800	\$63,800	\$71,700	\$79,700	\$86,100	\$92,500	\$98,800	\$105,200
120 Percent	\$66,960	\$76,560	\$86,040	\$95,640	\$103,320	\$111,000	\$118,560	\$126,240

SOURCE: HUD, 2003

Westford’s Affordable Housing Status

According to the 2000 U.S. Census, Westford’s housing stock consists of 6,941 housing units. Of these, 132 or 1.9 percent, qualify as affordable to low and moderate

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income people under the State's Chapter 40B guidelines. The Town's 132 affordable units include:

Tadmuck Road	48	Senior/ Handicapped	Rental
Cross & Church Sts	25	Senior/ Handicapped	Rental
Haystack (Groton Rd) 30	Family		Ownership
Stoneview (West St)	8	Family	Ownership
Orion Way	1	Family	Ownership
School Lane	6	Family	Rental
Line Road	8	DMH	Rental
Graniteville Road	3	DMR	Rental
Maple Road	3	DMR	Rental

SOURCE: Westford Housing Authority

In order to reach the state required 10 percent threshold, Westford will need to add roughly 700 additional units of affordable housing over the next 10 years, even under a limited growth scenario.

The Town of Westford has already responded to affordable housing needs with a variety of recent community initiatives. The efforts to increase the supply of affordable housing in the community in the past two years, include:

- Stonybrook: a Town sponsored development of 15 family rental units built on land belonging to the Westford Housing Authority
- Brookside Mill: a private development utilizing the Town's new mill conversion overlay district bylaw will create at least five affordable units, three of which will be purchased by the Housing Authority utilizing \$150,000 in Town meeting appropriation.
- CPA: Passage of the Community Preservation Act with commitments to affordable housing projects totaling \$325,000 in the first full year of operation.
- An exemption from the Town's cap on building permits for affordable housing with a broadened definition to include any unit meeting state 40B standards regardless of funding source.
- Passage of a mill overlay bylaw including a mandatory affordability component.
- Passage of an Assisted Living By-law with a bonus for inclusion of affordable units.

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- Passage of a Senior Residential Multi-family Overlay district with a mandatory affordability requirement.
- Passage of a flexible development by-law that gives density bonuses to projects that include affordable units.
- Preparation of a Land Use Priority report identifying and prioritizing Town-owned parcels suitable for affordable housing development.
- The Westford Housing Authority is currently preparing an application to HUD for Section 202 funds to build 50 units of assisted housing for low income seniors.

The Westford Affordable Housing Plan has as its goal meeting the state's mandate that ten percent of the town's housing stock be affordable to low and moderate-income households. The Plan represents a guide to meeting that goal over the next ten years in a manner that 1) addresses real housing needs and 2) preserves and enhances Westford's community character, economic vitality, and delivery of community services. The Plan aims first to meet the housing needs of low- and moderate-income residents in the community and secondly to contribute to the availability of affordable housing in the larger Northern Middlesex area.

The basic premise of the Plan is that Westford will work proactively with the local Housing Authority and with private partners to help shape the nature of affordable housing that develops in the community based on identified housing needs. This intention to exercise some degree of control over the type of affordable housing developed in the community lies at the heart of this Affordable Housing Plan.

II. COMMUNITY BACKGROUND

Westford is a rapidly growing suburban community of roughly 21,000 residents. The community is located in northern Middlesex County about 35 miles northwest of Boston and 10 miles south of Lowell. Westford's location along Route I-495 is an important factor in its growth, residential character, and overall housing appeal. In addition to its I-495 convenience, the community's residential assets include a highly regarded school system, an historic character especially in the town's several village centers, significant open space and recreational areas, and a substantial local employment base with relatively high paying average wages.

The community is clearly residential in character. Residential property comprises 78 percent of Westford's tax base. The lack of a public sewer system in the town has influenced a pattern of low-density development. Roughly 90 percent of the town's housing consists of single-family homes on individual lots.

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III. KEY HOUSING INDICATORS

The following represent key demographic and economic conditions that characterize Westford and provide indicators of housing needs.

A. Demographic & Economic Trends

1. Rapid Population Growth: Westford's population has grown by 54 percent since 1980, marking it as one of the fastest growing communities in Massachusetts. In the past 20 years, the community has grown at a rate four times faster than the state and more than six times as fast as Middlesex County. In the past two years, the community has attempted to limit growth through the placing of caps on the number of newly constructed homes. Affordable housing is exempt from this limit.

2. Significant Population Changes Among Young Adults and Seniors: From 1980 to 2000, Westford child population grew by 42 percent and now represents one in three residents. Based on a model of aging in place, the next ten years will see a significant drop in the child age population. High home prices could accentuate that drop by making it harder for young families to move to the community. Westford will also see a much larger number of 20 to 29 year olds moving into independent households in the next decade. The lack of rental housing options in the community will make it more difficult for these current residents to remain in the community. Westford's young seniors (55 to 74 years) more than doubled in size over the past 20 years and the State Data Center projects that this cohort will continue to grow by nearly 75 percent in the next decade alone. This empty nest population may stay in the relatively large homes they currently occupy but many will seek smaller, easier to manage townhouses and detached condominiums. Right now, Westford provides only a limited supply of these units. The very old senior population is also projected to grow by nearly 75 percent or 460 households in the next decade. Age appropriate independent housing for this population and service-enriched assisted living represent two key areas of growing need.

3. High Median Income with a Small Low and Moderate Income Population: With a 2000 median household income of \$98,274, Westford has the 12th highest median household income in Massachusetts. Only 20.9 percent of its 2000 households reported incomes below \$60,000, the median -household income for Middlesex County at that time. This represents a steep drop in the number of low and moderate-income residents. In 1980, one Westford resident in three earned less than the county median income at that time. Even as Westford has grown rapidly in the past twenty years, it has less economic diversity than it did in 1980. That said, Westford still has 720 households earning less than \$36,000 or 60 percent of the area median income. Another 380 households earn between 60 and 79 percent of median income, and 325 households earn between 80 and 99 percent of that median.

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4. Strong Local Job Base: According to the MA Department of Employment & Training, Westford is home to 10,539 local jobs with an average annual wage of \$65,977 or 37 percent higher than the state as a whole. According to commuting data provided by the 2000 Census, roughly 22 percent of all local jobs are held by residents of Westford. Based on DET current wage distribution by type, the consultant estimates that roughly 2,000 local jobs pay less than \$36,000. Most of these are in the retail job sector. It is reasonable to assume that most of these lower paid workers commute to Westford from communities where affordable housing is more abundant.

5. Relatively High Home Prices: The 2000 Census listed the median owner-occupied housing value in Westford at \$278,500 or 56th highest in Massachusetts. The Assessor's record of home sales since 2000 show rapidly rising prices through 2002 with falling median prices in 2003:

	Single Family Sales	Single Family Median Price	Percent Change
2000	340	\$349,950	
2001	269	\$376,200	7.5%
2002	338	\$431,250	14.6%
6/30/03	127	\$375,125	-13.0%

SOURCE: Westford Assessor, September 2003

Condominium values are nearly as high as single-family homes:

	Condo Sales	Condo Median Price	Percent Change
2000	56	\$287,450	
2001	34	\$342,450	19.1%
2002	71	\$374,900	9.5%
6/30/03	33	\$347,500	-7.3%

SOURCE: Westford Assessor, September 2003

Given the comparatively high incomes of Westford residents and the mandated slow down in building starts, there is no reason to believe the home prices in Westford will not continue to escalate faster than the region or state over the next several years.

6. Disappearance of Affordable Options: Westford homes prices are no longer affordable to the region's low and moderate-income households. The following shows the distribution of single family and condominium sales during 2002 and the first half of 2003. Only three percent of all homes sold for under \$200,000.

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	Number	Percent
<\$200,000	17	3.0%
\$200,000- \$249,999	34	6.0%
\$250,000- \$299,999	54	9.5%
\$300,000- \$349,999	85	15.0%
\$349,999- \$399,999	80	14.1%
\$400,000- \$449,999	86	15.2%
\$450,000- \$499,999	70	12.3%
\$500,000-\$599,999	84	14.8%
\$600,000+	57	10.1%
TOTAL	567	100.0%

SOURCE: Westford Assessor, September 2003

The lowest quartile of all homes is roughly \$325,000. At this price, a first time buyer would need an income of over \$93,000 to afford a 90 percent mortgage. More than 94 percent of the community's renter households lack the income to buy a home at the \$325,000 level. A family of three earning 80 percent of median income (\$50,850) today can afford to purchase a home at roughly \$235,000 utilizing the state's Soft Second Program. In Westford since January 2002 only 40 homes or seven percent of all homes sold at that price or less. The affordability gap between the household earning at the 80 percent of median level and the lowest quartile of housing in Westford is now \$90,000.

B. Housing Conditions

The following summarizes several key characteristics of the town's current housing inventory.

1. Relatively New, Good-Quality Housing Stock: Indicative of fast-growing communities, nearly half of Westford's housing stock is less than 25 years old. Only 13 percent of the communities stock was built prior to 1940. This compares to 35 percent for the state as a whole. According to the local Assessor, only 2.8 percent of the town's housing stock would be considered in poor or substandard shape.

2. Rapid Growth in New Housing Stock

The Town of Westford has issued 3,273 new housing starts over 21 years since 1982, averaging close to 150 new single-family units annually. The strongest growth occurred in 1984 and again in 1993 with over 200 new starts each year. With the creation of slow-growth regulations, the town's pace of construction has dropped to under 100

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units annually since 2000. In the last three years, condominium permits have begun to appear after a long hiatus. The following summarizes new housing starts over since 1982:

	Single Family	Condo (Units)
1982-1989 (Ave./ yr)	153	0
1990-1999 (Ave./ yr)	169	0
2000	86	0
2001	84	12
2002	50	36
2003 (-9/17)	36	56

SOURCE: Westford Building Inspector, September 2003

3. Single Family Homes Predominate: According to a comparison of the 1980 and 2000 Census, Westford grew by 2,557 single-family homes but added only 265 attached single family/townhouses, and 47 multi-family units over that 20-year period. Indeed, at least 27 2-4 family homes were converted to single-family use during that period. By 2000, 89 percent of all Westford's housing stock consisted of single-family houses on individual lots.

4. Homes are Growing Larger: Westford's homes are growing in bedroom size even though household sizes are declining. Between 1980 and 2000, Westford's housing stock grew by 2,866 total housing units. Of these, only 170 or six percent were less than three bedrooms in size. At the same time, the number of one and two person households increased by 1,485 or 108 percent. Among the key indicators of affordable housing need in Westford include the lack of condominium and small multi-family units and the lack of smaller-sized homes.

	One & Two Person HHs	% of All HHs	One & Two Bedroom Homes	% of All HHs
1980	1370	34.0%	803	20.1%
1990	2116	39.8%	931	17.6%
2000	2855	41.9%	973	14.0%

SOURCE: US Census, 1980, 1990, 2000

5. Small & Declining Rental Component with Relatively Low Rents: Since 1980, Westford has added 2,867 owner occupied homes and has one less rental unit. The number of owner occupied homes has nearly doubled, while the percentage of rental housing dropped to 8.1 percent of all housing. Westford has among the lowest percentage of rental housing in the state and certainly the lowest among communities of at least

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20,000. From 1990 to 2000, the community lost over 100 rental units or nearly 1/6th of its rental stock to homeownership conversion. This lack of rental housing is arguably the area of greatest housing need in the community. Surprisingly, median rents in the community are actually one dollar lower in 2000 than they were in 1990. Statewide, median rents grew by 18 percent during that decade. The median rent in Westford in 2000 was \$690/ month.

C. Regional Housing Context

There are a number of areas where the housing and demographic characteristics of Westford vary significantly from those of the local Northern Middlesex area, as well as the county and state. Some of these key differences include the following:

1. Much Faster Growth: as stated earlier, Westford's population has grown much faster than the local area, county or state during the last 20 years.

2. More Children/ Fewer Seniors: Westford has a much larger share of children and a smaller share of seniors living in the community than its larger area, county and state. It is important to realize that the larger child population will shrink over the next decade and the small senior population will grow faster than the larger area over the next ten years.

	Westford	Local Area	County	State
Children (0-17)	31.70%	26.90%	22.50%	23.60%
Young Adults (18-29)	7.40%	15.80%	16.60%	16.10%
Younger Seniors (55-74)	12.50%	13.90%	15.10%	14.20%
Older Seniors (75+)	3.00%	4.70%	6.20%	6.80%

SOURCE: US Census, 2000

3. Comparatively Few People of Color: Westford's minority population has grown substantially over the past 20 years from 96 to 459 households. Still, at 2.2 percent of the total population, the minority population trails significantly behind the local area, county and state, as follows:

	Local Area	County	State	Westford
Non-Hispanic White	85.10%	93.20%	90.60%	97.80%
All Other	14.90%	6.80%	9.40%	2.20%

SOURCE: US Census, 2000

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4. Far Fewer Renters and Multi-family Units: The lack of rental housing and multi-family housing represent two areas where Westford varies most from the larger regional housing profile. Only 8 percent of Westford's housing is rented compared to 31 percent for the NMCOG communities, and 38 percent for Middlesex County and the State as a whole. Within the nine NMCOG communities, Lowell clearly dominates with nearly two-thirds of the area's rental housing. But even among the seven other suburban communities, rental housing constitutes 26.4 percent of the total housing. Westford's concentration of single-family homes is similarly high. Eighty-nine percent of housing units in Westford are single-family detached homes. This compares to 62 percent among NMCOG communities, 51 percent in Middlesex County, and 53 percent statewide. Even among the suburban NMCOG towns, only 73.6 percent of all housing is single family detached.

5. Fewer One and Two-Person Households/ Far Fewer One & Two Bedroom Units: Westford also has fewer small households and much fewer small housing units, as shown:

Percentage of Total HHs

	Westford	Local Area	County	State
One & Two Person HHs	41.9%	51.7%	62.7%	59.7%
One & Two Bdrm Units	14.0%	39.6%	45.5%	45.9%

SOURCE: US Census, 2000

6. Much Smaller Percentage of Low and Moderate Income Residents: Westford also has a much smaller share of lower income residents. According to the 2000 Census, Westford's 1,425 households had incomes less than 100 percent of the Middlesex County median income. While Westford is home to 6.9 percent of this area's total households it has just 2.5 percent of the below-median-income households in the nine NMCOG towns. Even when Lowell is removed from the NMCOG communities, Westford's share of lower income households is significantly lower at 21 percent compared to 47 percent for the other seven suburban towns.

Percentage of Total HHs

	Westford	Local Area	County	State
<60%	10.6%	28.7%	26.0%	27.5%
60-79%	5.6%	14.9%	13.0%	12.4%
80-100%	4.8%	14.5%	11.0%	10.1%
Total <100%	20.9%	58.1%	50.0%	50.0%

SOURCE: US Census, 2000

** Note: in reality, the percentage of these below median households is smaller when adjusted for family size. The Census does not provide the information needed to determine percentage of median income directly.*

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7. Comparatively Small Special Needs Population: Westford's population includes only 321 single parent households representing 4.7 percent of all households in the community. This compares with 8,692 single parent households (8.6 percent) in the NMCOG area, and 8.0 percent within the State as a whole. Westford's share of work-aged residents with employment disabilities is also smaller (6.4 percent compared to 11.8 percent statewide) as is disabilities among the 65 and overpopulation (11.4 percent compared to 22.7 percent statewide). The community reports no homeless households. According to the Massachusetts Coalition for the Homeless there are roughly 10,000 homeless persons statewide. Westford does have a small but significant population of children with special needs. According to Westford's Special Education Director, the Westford school system is home to 28 students with critical or severe special needs.

D. Summary

For many communities, housing provides residents with a range of choices to match the changing economic conditions and household size of a typical family's life cycle. This allows individuals to remain in the community and families to establish roots that can last for generations. Many communities consider this an important aspect of civil life. To facilitate this, communities attempt to offer a range of housing types, including:

- rental housing for young adults to form households.
- starter homes for young families.
- rentals and condominiums for active singles and couples without children.
- larger homes for growing families and those with greater home equity.
- age appropriate housing for empty nesters and seniors.
- service-enriched housing for frail elders.
- special needs housing for the physically and mentally disabled.

Optimally, a community can shift housing initiatives in response to the changing character of the community over time.

Westford has grown dramatically over the past twenty years, but nearly all of its new housing meets the needs of only a relatively small segment of the population, higher-income families with children. Housing has grown larger and more uniformly owner-occupied and detached even as households have grown smaller. There is a fundamental mismatch between the housing the community currently offers and the pending housing needs typical of its two fastest growing age cohorts, young adults and seniors. The 1,400 teenagers (11-19) living in Westford today have few options for moving back to the community in the next decade. The empty-nested parents they leave behind have few choices in town that allow them to downsize and simplify their housing as they age. One key question is whether Westford will serve as a community that cycles families with children through its school system only to have them leave to be replaced by another similar family or whether the range of housing choices can expand to allow more

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residents to move within the community to housing choices more appropriate to their changing needs.

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IV. HOUSING NEED CHARACTERISTICS

The following section provides estimates of the overall housing need by income range, by household type, and by housing tenure (rental and ownership) based on a goal of providing for the existing and projected local need and contributing to the housing need of the larger regional area.

A. Overall Estimate of Very Low, Low and Moderate Income Residents

Based on the 2000 U.S. Census, Westford was home to 1,425 households with incomes below the median household income for Middlesex County at that time. This is the nearest equivalent the Census provides for knowing how many low to moderate-income households live in the community. These lower earning households represent just over 20 percent of the community's total households. By income grouping, they include:

- 720 households earning less than 60 percent of the area median income;
- 380 households earning between 60 and 79 percent; and
- 325 households earning between 80 and 99 percent of area median household income

Nearly 30 percent of all Westford residents earning under \$36,000 in 2000 were at least 75 years old. For this age cohort, 57.4 percent earned less than \$36,000. Those householders 55-74 are next most likely to have very low incomes, accounting for 27 percent of all lower earning households. Nearly fourteen percent of the town's young seniors earn less than \$36,000.

Among households earning between \$36,000 and \$48,000 (or 60-79 percent of area median in 2000), seven percent of very old seniors, 13.8 percent of those 55-74, 3.4 percent of 35-54 year olds, and 10.5 percent of those under 35 earn in this low and moderate-income range.

Those earning between 80-99 percent of area median are more evenly mixed, with middle-aged and young seniors accounting for most of the households in the \$48,000 to \$60,000 income range.

Westford, 2000	HHer Age				% All HHs That Age			
	<35	35-54	55-74	75+	<35	35-54	55-74	75+
<60% (<\$36,000)	70	180	198	206	8.2%	4.3%	13.7%	57.4%
60-79% (\$36,000-\$48,000)	89	142	200	25	10.5%	3.4%	13.8%	7.0%
80-99% (\$48,000- \$60,000)	41	131	119	34	4.8%	3.2%	8.2%	9.5%

SOURCE: US Census, 2000

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Regionally, the percentage of lower income residents is between two and three times as high as it is in Westford at each income level. Regionally, seniors are more likely to earn less than \$36,000, but the distribution of low-income residents is shared more evenly across the various age groups. This pattern also holds at the low and moderate-income levels.

By tenure, renters constitute 41 percent of the Town's low-income residents, 17 percent of its moderate (60-79 percent of median) income residents, 15 percent of 80-99 percent of median income residents, and three percent of its residents earning over \$60,000. The median income of all renters is roughly \$42,000. Forty-four percent of current renters would qualify as very low income, 13.6 percent as low-moderate income, and 9.1 percent as moderate to median income.

Westford, 2000

	Renters	Percent of All Renters	Owners	Percent of All Owners
<60% (<\$36,000)	243	44.2%	357	5.7%
60-79% (\$36,000-\$48,000)	75	13.6%	355	5.7%
80-99% (\$48,000- \$60,000)	50	9.1%	275	4.4%
100%+	182	33.1%	5283	84.3%

SOURCE: US Census, 2000

Only about 15 percent of all renters under 65 years old pay at least 35 percent of the income for rent. Among households 65 and over, 52 percent pay 35 percent of their income.

The percentage of renters earning below 100 percent of area median is also much higher at the regional level. Regionally, renters account for 58 percent of those earning less than 60 percent of median, 40 percent of those between 60 and 79 percent and 23 of those earning from 80 to 99 percent of area median.

B. Reaching the 10 Percent Affordable Housing Goal

It will take a lot of catching up for Westford to reach the goal of 10 percent affordable housing in ten years. Even with the maintenance of growth caps that limit the non-40B units to 48 per year (less than 1/3 of the average for the last 20 years), the community will need to add 70 40B units per year for the next 10 years to reach the 10 percent goal. The following provides a model for how Westford could reach the 10 percent goal by 2013.

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	Market Rate	Chapter 40B	Total	% Affordable
2000	6821	120	6941	1.7%
2003	6945	132	7077	1.8%
2010	7295	600	7895	7.6%
2013	7445	827	8272	10.0%

C. Need Estimates by Income Range

The following provides the consultant's estimates of the distribution of need by income grouping for both Westford and the larger NMCOC region. The character of need differs significantly between the wealthier Westford community and the larger area. The following Table shows how the percentage of local and regional need differs by income. Assuming a balance of local and regional need and a goal of producing 700 affordable units over ten years, the right hand column indicates the number of housing units needed for each sub-group.

	Westford Residents	Share of Regional Need	Overall Need	Overall # of Units (2003-13)
LOW INCOME (<60%)	20.0%	50.0%	35.0%	245
Seniors/ Handicapped	10.0%	10.0%	10.0%	70
Families w/ Children	5.0%	30.0%	17.5%	122
Singles & Couples	5.0%	10.0%	7.5%	53
LOW & MOD INCOME (60-79%)	15.0%	25.0%	20.0%	140
Seniors/ Handicapped	5.0%	5.0%	5.0%	35
Families w/ Children	5.0%	15.0%	10.0%	70
Singles & Couples	5.0%	5.0%	5.0%	35
MEDIAN INCOME (80-99%)	35.0%	25.0%	30.0%	210
Seniors/ Handicapped	10.0%	10.0%	10.0%	70
Families w/ Children	15.0%	10.0%	12.5%	88
Singles & Couples	10.0%	5.0%	7.5%	52
WESTFORDABLE (100-119%)	30.0%	0.0%	15.0%	105
Seniors/ Handicapped	5.0%	0.0%	2.5%	18
Families w/ Children	15.0%	0.0%	7.5%	53
Singles & Couples	10.0%	0.0%	5.0%	35

SOURCE: Consultant's estimate, 10/2003

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D. Need Estimates by Age and Household Type

Another way to look at the overall housing need is to look at the age and household type served. The following summarizes the consultant's estimate of overall housing need for three groups: seniors & handicapped; families with children (including single parents) and one and two-person non-elderly households.

	Westford Residents	Share of Regional Need	Overall Need	Overall # of Units (2003-13)
SENIORS/ HANDICAPPED	35.00%	25.00%	32.50%	228
Independent Rental	10.00%	10.00%	10.00%	70
Service Enriched Rental	10.00%	10.00%	10.00%	70
Ownership	15.00%	10.00%	12.50%	88
FAMILIES W/ CHILDREN	50.00%	50.00%	50.00%	350
Rental	5.00%	40.00%	22.50%	158
Ownership	45.00%	10.00%	27.50%	192
SINGLES & COUPLES	15.00%	20.00%	17.50%	123
Rental	10.00%	10.00%	10.00%	70
Ownership	5.00%	10.00%	7.50%	53

SOURCE: Consultant's estimate, 10/2003

E. Need Estimates by Tenure (Rental or Ownership)

Lastly, it is possible to indicate need by the type of housing needed to serve that need. The following summarizes need in terms of rental, ownership, and service-enriched housing for seniors and handicapped.

By Type of Housing	Westford Residents	Share of Regional Need	Overall Need	Overall # of Units (2003-13)
RENTAL	35.0%	70.0%	52.5%	368
Independent Seniors	10.0%	10.0%	10.0%	70
Service Enriched Seniors	10.0%	10.0%	10.0%	70
Families w/ Children	5.0%	40.0%	22.5%	158
Singles & Couples	10.0%	10.0%	10.0%	70
OWNERSHIP	65.0%	30.0%	47.5%	332

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Seniors	15.0%	10.0%	12.5%	88
Families w/ Children	45.0%	10.0%	27.5 %	192
Singles & Couples	5.0%	10.0%	7.5%	52

SOURCE: Consultant's estimate, 10/2003

F. Summary of Housing Need

1. Rental Housing: There simply is a need for more rental housing to serve the following needs:

- An increase in young adults (18-29 years old) anticipated to rise by 1,400 persons over the next decade
- An increase in independent and frail seniors (75 and over) of 300 households with incomes less than \$48,000/ year
- An estimated 2,000 local job-holders (most of whom commute to Westford) with wages below \$36,000
- To increase the community's regional share of rental housing from 1.8 to 2.5 percent of all rental units in the NMCOG area.

In the consultant's view, the creation of rental housing represents the most pressing community housing need. To meet that need and increase Westford's rental units from 8 to nearly 12 percent of all housing units by 2013, Westford would need to add roughly 368 new rental units, over the next ten years. This constitutes just over half of the affordable housing needed to meet the Town's ten percent affordability goal.

Rental housing is the primary housing need for those households earning less than 60 percent of area median income. It may be possible for nearly all new rental housing to qualify as Chapter 40B affordable units, and for more than half of this rental housing to locate in existing mill structures. To meet current and projected need, roughly 40 percent of this rental housing would serve families with children, while the rest would be divided evenly between independent seniors, frail elders with service needs, and non-elderly singles and couples. Mill conversions, new independent housing for seniors, a new assisted living facility, and incentives to provide supplemental rental units in existing homes represent some of the key strategies for providing additional rental housing units.

This housing would serve current low and moderate-income renters living in Westford and regionally, newly forming households, workers commuting to jobs in Westford, older residents converting from ownership to rental, and frail elders needing assistance with activities of daily life.

2. Ownership Housing: The high cost of housing in Westford represents a second critical concern for key groups, including: town employees, young couples and families

HOUSING NEEDS ASSESSMENT

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who grew up in Westford, working single person households, and lower income older residents seeking smaller age-appropriate housing. The community's ability to provide more affordable housing choices will also serve the needs of local businesses to attract moderate-wage workers.

In the consultant's view, Westford's need for affordable homeownership will focus on the moderate and median income groups, those earning 60-80 percent and 80-120 percent of median income. Over ten years, the need translates into 332 units of affordable ownership housing. Of this, 88 units should focus on low and moderate-income seniors, 192 homes for families with children, and 52 units for single and two-person households. Smaller starter homes and condominiums will help rebalance the past decades' dependence on larger single-family homes. Cluster and condominium development, as well as the "buy down" of existing homes represent some of the key strategies for providing affordable ownership housing over the next decade.

Both ownership and rental housing will serve various special populations including municipal employees, residents who have grown up in Westford, single parents, handicapped and disabled residents, and racial and ethnic minorities. More information on strategies to address the need of these special populations will follow in the Recommended Actions section of the Affordable Housing Plan.